



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc.  
Asset-Backed Pass-Through Certificates, Series 2007-  
OPX1

In Re:  
Nieves L. Lara-Delgado  
Debtor

Order Filed on February 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-14615 RG

Hearing Date: 2/7/2024 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 21, 2024**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtors: Nieves L. Lara-Delgado

Case No: 19-14615 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, Denise Carlon appearing, upon a certification of default as to real property located at 293 Highwood Street, Teaneck NJ 07666, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 5, 2024, Debtor is due for the post-petition payments from November 2023 through December in the amount of \$2,114.61; and January 2024 through February 2024 in the amount of \$2,195.22 with \$1,056.59 in suspense for a total post-petition default of \$7,563.07; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the remaining balance of \$7,563.07 by February 15, 2024

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

In re:  
Nieves L Lara-Delgado  
Debtor

Case No. 19-14615-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Feb 21, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2024:

Recip ID Recipient Name and Address  
db Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2024 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Charles G. Wohlrab    | on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com  |
| Denise E. Carlon      | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com   |
| Denise E. Carlon      | on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  |
| Jason Brett Schwartz  | on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com   |
| Kevin Gordon McDonald | on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Marie-Ann Greenberg   | magecf@magtrustee.com   |
| Mark E Norgaard       |   |

District/off: 0312-2

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Total Noticed: 1

on behalf of Attorney Norgaard O'Boyle & Hannon mnorgaard@norgaardfirm.com,  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

Mark E Norgaard

on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9